

Urban Planning 762
Housing Markets and Public Policy
Spring Semester 2008
Dr. Sammis B. White

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Tuesday before/after class or by appt.
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Readings

Readings come in a variety of formats - mostly journal articles and pages in books. These readings are largely in a reader that you can buy a copy of at Clark's on Oakland for about \$30. Others are on e-reserve at the UWM library on online where you can download them. A few you can download from other Internet sites. Occasionally, a copy is in the files at the Room 158 help desk.

Organization of the Course

The course will meet once a week for lecture and/or discussion. The requirements of the course are: completion of readings, active participation in class, completion of projects, and passage of exams. Grades will be based on two exams (30% each), two exercises (10% each), one group project (10%), and class participation and preparation (10%). The projects will be explained more fully in other handouts.

If you need special accommodations in order to meet any of the requirements of this course, please contact me as soon as possible. Students will be allowed to complete examinations or other course requirements that are missed because of a religious observance.

The university has a responsibility to promote academic honesty and integrity and to develop procedures to deal effectively with instances of academic dishonesty. Students are responsible for the honest completion and representation of their work, for the appropriate citation of sources, and for respect of others' academic endeavors.

In addition to the readings mentioned in the course outline, you may find some periodicals of interest:

www.knowledgeplex.org is an online service that has lots of housing info, housing data, and references. You will be using it for many readings.

The Journal of Housing and Community Development (Washington: The National Association of Housing and Redevelopment Officials) for current insights.

Housing Affairs Letter (Washington) - a weekly report on the events in Washington affecting housing.

Sunday Journal Sentinel, "Real Estate Section."

Fortune, Forbes, Mortgage Banking, Savings Institutions, Wall Street Journal, etc.

Course Schedule

January 22 Introduction
Attendance and Participation

January 29 An Overview of Housing

Arthur C. Nelson. 2006. "Getting Ahead of the (Housing) Curve: A Look at Emerging Housing Needs and Market Dynamics"
www.knowledgeplex.org/showdoc.html?id=185663

Robert Lang & Steven Hornburg, "What is Social Capital and Why is it Important to Public Policy?," Housing Policy Debate, Vol. 9, No. 1 (1998), pp.1-16. www.knowledgeplex.org/showdoc.html?id=2028

Alexander von Hoffman, Eric S. Belsky and Kwan Lee, Cambridge, MA: Joint center for Housing Studies, pp 1-29 this week; 29- 48 later in semester.
www.knowledgeplex.org/showdoc.html?id=169530

On Reserve William G. Grigsby, Housing Markets and Public Policy (Philadelphia: University of Pennsylvania Press, 1963), pp. 30-43, 64-69.

February 5 Housing Markets and Discrimination

On eReserve Michael A. Stegman, "The Neighborhood Effects of Filtering", Journal of the American Real Estate and Urban Economics Association (JAREUEA), Summer 1977, pp. 227-241.

Austin Turner, Stephen Ross, George C. Galster, and John Yinger. 2002. "Key Findings and Executive Summary" from "Discrimination in Metropolitan Housing Markets. Washington, DC: The Urban Institute
www.urban.org/publications/410821.html

National Fair Housing Alliance. 2007. The Crisis of Housing Segregation: 2007 Fair Housing Trends Report. Pp. 1-12, 42-46.
<http://www.nationalfairhousing.org/resources/newsArchive/2007%20Fair%20Housing%20Trends%20Report.pdf>

On Reserve Recommended
Thomas Schelling, "On the Ecology of Micromotives" Public Interest, Fall 1971, pp. 61-99.

February 12

Housing Costs

First Exercise Due

Scott Bernstein, Peter Haas, Kara Heffernan, Carrie Markarewicz, Rachel Schea, and Anthony Star. 2007. "Growing More Affordability: Connecting the Dots on Housing, Energy, and Transportation Costs. Coral Gables, FL: Funders Network for Smart Growth and Livable Communities. www.knowledgeplex.org/showdoc.html?id=374791

Joint Center for Housing Studies, Harvard University. 2006. "The State of the Nation's Housing 2006. pp 20-29
www.knowledgeplex.org/showdoc.html?id=175666

Zhong T. Tong. 2004 "Homeownership Affordability in Urban America: Past and Future. Washington, DC Fannie Mae Foundation. Skim all.
www.knowledgeplex.org/showdoc.html?id=22736

February 19

Housing Finance I

Michael J. Lea. 1996. "Innovation and the Cost of Mortgage Credit: A Historical Perspective," Housing Policy Debate, 7:1, 147-174.
www.knowledgeplex.org/showdoc.html?id=3981

The Enterprise Foundation. 1995. "Overview of Housing Finance Mechanisms. Pp. 1-33.
www.knowledgeplex.org/showdoc.html?id=163391

Noah Sawyer and Kenneth Temkin. 2004 "Analysis of Alternative Financial Service Providers: Executive Summary, pp. 1-8. Fannie Mae Foundation. Washington, D.C.
www.knowledgeplex.org/showdoc.html?id=11816

February 26

Housing Finance II

David Listokin and Elvin Wyly, Brian Schmitt, and Ioan Voicu. 2001. "The Potential and Limitations of Mortgage Innovations in Fostering Homeownership in the United States."
www.knowledgeplex.org/showdoc.html?id=1271

National Consumer Law Center. 2005. "Dreams Foreclosed: The Rampant Theft of America's Homes Through Equity-Stripping Foreclosure." Pp. 5-23.
www.knowledgeplex.org/showdoc.html?id=98060

Ira J. Goldstein. 2007. "Lost Values: A Study of Predatory Lending in Philadelphia." Philadelphia: The Reinvestment Fund. Pp. v-vii, and 1-24.

www.trfund.com/resource/downloads/policypubs/Lost_Values.pdf

March 4 Real Estate Investment

On Reserve (Rm 158) Alvin L. Arnold and Jack Kusnet, How to Choose Real Estate for Highest Return (Boston: Warren, Gorham, and Lamont, 1982), pp. 5-25, 30-35, 41 (table), 53-59.

March 11 Real Estate Investment II **Real Estate Exercise Due**

March 18 Vacation

March 25 **Exam** and Manufactured Housing

Julia Beamish, et al, "Not a Trailer Anymore: Perceptions of Manufactured Housing. Housing Policy Debate, Vol. 12, No. 2 (2001), 373-392.
www.knowledgeplex.org/showdoc.html?id=2331

Richard Genz. 2001. "Why Advocates Need to Rethink Manufactured Housing, Housing Policy Debate, 12:2, 393-414.
www.knowledgeplex.org/showdoc.html?id=2341

April 1 Neighborhood Decline and Revitalization

On eReserve Arthur Solomon and Kerry Vandell, "Alternative Perspectives on Neighborhood Decline," JAPA Winter 1982, pp. 81-98.

On eReserve Neil Smith, "Toward a Theory of Gentrification: A Back to the City Movement by Capital Not People", in Journal of the American Planning Association, October 1979, Vol. 45, No. 4, 538-548.

Alexander von Hoffman, Eric S. Belsky and Kwan Lee. 2006 "The Impact of Housing on Community." Cambridge, MA: Joint Center for Housing Studies, pp 29- 48. Also see pp. 49-70 for excellent source of program definitions and discussion
www.knowledgeplex.org/showdoc.html?id=169530

On eReserve Recommended
William G. Grigsby, Morton Baratz, Duncan MacLennan, "Neighborhood Conservation and Revitalization", (Philadelphia: Univ. of Pennsylvania - Research Report Series, No. 4, 1984) pp. 1-35.

April 8 Neighborhood Revitalization and Displacement

On eReserve

David Varady, Neighborhood Upgrading (Albany, NY: State University of New York Press, 1986), pp. 5-35, 137-145.

Elvin Wyly, Mona Atia, Daniel J. Hammel. 2004. "Has Mortgage Capital Found an Inner-city Spatial Fix? Read pp. 623-627, 640-649, 676-678.
www.knowledgeplex.org/showdoc.html?id=58733

Combating Problems of Vacant and Abandoned Properties: Best Practices in 27 Cities. 2006. Washington, DC: US Conference of Mayors. Please read Foreward, Introduction, and at least six cities.
www.knowledgeplex.org/showdoc.html?id=191145

Diane K. Levy, Jennifer Comey, Sandra Padilla. 2006. "In the Face of Gentrification." Washington, DC: The Urban Institute. Please read pp. 1-9, 76-82.
www.knowledgeplex.org/showdoc.html?id=155751

Michael Greenberg. 1999. "Improving Neighborhood Quality: A Hierarchy of Needs", Housing Policy Debate, 10:3, 601-624.
www.knowledgeplex.org/showdoc.html?id=1855

Recommended (?)

Sammis White, "Displacement: Is it the Real Enemy?", (On Reserve) "Comment" by C. Hartman, and "Reply" by White, Urbanism Past and Present, Summer 1981, pp. 21-31. (eReserve)

April 15

Low Income Housing

"Homeless Counts 2007"

www.knowledgeplex.org/showdoc.html?id=230159

Ellen Bassuk and Stephanie Geller. 2006. "The Role of Housing and Services in Ending Family Homelessness.

www.knowledgeplex.org/showdoc.html?id=269321

Martha Burt. 2006. "Characteristics of Transitional Housing for Homeless Families. Washington, DC: The Urban Institute. Please read 1-9 and 43-47. www.knowledgeplex.org/showdoc.html?id=208981

Comments on Chester Hartman and David Robinson. 2004. "Evictions: The Hidden Housing Policy." By Michael Schill and by L.M. and Skip Schloming. Housing Policy Debate, 14:4, 503-517 and 529-541.

www.knowledgeplex.org/showdoc.html?id=10951

April 22

Past and Current U.S. Housing Programs

Rod Solomon. 2005. "Public Housing Reform and Voucher Success: Progress and Challenges. Washington, DC: Brookings Institution. Please read pp. v-vii and 1-11.

www.brookings.edu/metro/pubs/20050124_solomon.pdf

Charles Orlebeke. 2000. "The Evolution of Low-Income Housing Policy, 1949 to 1999." Housing Policy Debate, 11:2, 489-520.

www.knowledgeplex.org/showdoc.html?id=1206

George Galster, et al. 2004. "Measuring the Impact of Community Development Block Grant Spending on Urban Neighborhoods." Housing Policy Debate, 15:4, 903-925

www.knowledgeplex.org/showdoc.html?id=71113

April 29 **Team Project** - Analysis and Presentation. You will focus on "Is Mixed Income Development an Antidote to Urban Poverty by Mark L. Joseph and two assessments of this article by Patrick Costigan and Lawrence Vale. You will be asked to take sides and orally persuade the rest of us of the merits of your argument. But you will be assigned to small teams.

www.knowledgeplex.org/showdoc.html?id=20541 for the article and two comments.

May 6

The Future of Housing

Anthony Downs. 1999. "Some Realities about Sprawl and Urban Decline." Housing Policy Debate, 10:4, 955-974.

www.knowledgeplex.org/showdoc.html?id=4491

John Landis, Heather Wood, Guangyu Li, Thomas Rogers and Charles Warren. 2006. "The Future of Infill Housing in California: Opportunities, Potential, and Feasibility. Please read pp. 681-685 and 715-721. Washington, DC: Fannie Mae Foundation.

www.knowledgeplex.org/showdoc.html?id=254227

Matthew Kahn. 2001. "Does Sprawl Reduce the Black/White Housing Consumption Gap?" Housing Policy Debate, 12:1, 77-86.

www.knowledgeplex.org/showdoc.html?id=2543

Terry Farris. 2001. "The Barriers to Using Urban Infill Development to Achieve Smart Growth." Housing Policy Debate, 12:2, 1-30.

www.knowledgeplex.org/showdoc.html?id=1038

May 13 **FINAL EXAM** and Course Evaluation